IN THE CLAIMS:

Please amend claims 1, 20-22, 24, 25, 32-35 and 37-38 as follows. Claims 2-19 have previously been canceled without prejudice.

1. (Currently Amended) A method for using standardized bank services via mobile radiotelephone, comprising the steps of transmitting <u>data</u> between a bank server and a mobile station [builds on a HBCI transmission method];

inserting [an HBCI] <u>a communications</u> gateway into the transmission path between the bank server and the mobile station, which carries out a transformation between the [[HBCI]] transmission method used at the bank end and a transmission method used at the radiotelephone end; and

splitting of the customer-end [HBCI] system into two components, a SIM card of the mobile station and [the HBCI] <u>said communications</u> gateway.

Claims 2-19, previously canceled.

20. (Currently Amended) The method as claimed in claim 1, wherein two transmission routes are formed, first between a SIM card and the [[HBCI]] <u>communications</u> gateway and second between the [[HBCI]] <u>communications</u> gateway and a bank server.

21. (Currently Amended) The method as claimed in claim 1, wherein [an HBCI] a banking protocol is unpacked by the [[HBCI]] communications gateway and its protocol sequence is converted such that compatibility with a GSM SIM card and a GSM network is obtained in order for an exchange of the converted protocol with the GSM SIM card is to be possible.

22. (Currently Amended) The method as claimed in claim 1, wherein as a carrier service for information exchange between said [[HBCI]] communications gateway and mobile station serves a GSM data transmission service, in particular Short Message Service, GPRS or USSD.

23. (Previously Presented) The method as claimed in claim 20, wherein on both routes a cryptographic security is realized.

24. (Currently Amended) The method as claimed in claim 1, wherein between the bank server and the [[HBCI]] communications gateway a security protocol defined by the [[HBCI]] communications is applied and between the [[HBCI]] communications gateway and a SIM card a second security protocol is employed.

25. (Currently Amended) The method as claimed in claim 24, wherein a second security protocol corresponds to a protocol reduced in terms of data quantity but equivalent to the [[HBCI]] communications gateway in terms of security technology.

26. (Previously Presented) The method as claimed in claim 25, wherein a cryptographic key (Ksms) specific to each subscriber is securely generated and stored in a SIM card for use in the second security protocol after regular SIM card personalization.

27. (Previously Presented) The method as claimed in claim 1, wherein the generation of a key (Ksms) specific to a subscriber is generated in a SIM card by entering an initialization PIN on a mobile telephone.

28. (Previously Presented) The method as claimed in claim 27, wherein a subscriber is informed per PIN letter by the bank of a PIN for generating the key (Ksms).

29. (Previously Presented) The method as claimed in claim 1, wherein during a card personalization by the mobile radiotelephone network operator together with a bank application, an initialization key KIV, derived from a master key and a SIM card-individual number, for generating a Ksms specific to the subscriber is applied onto a plurality of SIM cards.

30. (Previously Presented) The method as claimed in claim 1, wherein before subscription to a service a subscriber receives the data of his bank including an initialization PIN.

31. (Previously Presented) The method as claimed in claim 30, wherein during an initialization of an application, i.e., during subscription, with the aid of the KIV, from the initialization PIN a key Ksms is generated through triple DES using a local PIN, a bank routing number and an account number.

32. (Currently Amended) The method as claimed in claim 27, wherein in the generation of the Ksms in the [[HBCI]] communications gateway an initialization PIN is transferred to a gateway operator.

33. (Currently Amended) The method as claimed in claim 1, wherein generation of an initialization PIN takes place at the [[HBCI]] communications gateway and this is transferred to the bank server.

34. (Currently Amended) The method as claimed in claim 1, wherein an authentication of two involved sites, mobile radiotelephone subscriber and said [[HBCI]] communications gateway, takes place by knowledge of an initialization PIN exchanged in writing.

35. (Currently Amended) The method as claimed in claim 1, wherein between mobile radiotelephone network operator and the [[HBCI]] communications gateway operator a master key is exchanged.

36. (Previously Presented) The method as claimed in claim 1, wherein an additional authentication of a subscriber takes place via an identification of his/her mobile connection to carry out an evaluation of a calling line identification (CLI).

37. (Currently Amended) A method for using standardized bank services via mobile radiotelephone, comprising the steps of

transmitting data between a bank server and a mobile station [uilds on a HBCI transmission method]

inserting [an HBCI] a communication gateway into the transmission path between the bank server and the mobile station, which carries out a transformation between the [[HBCI]] transmission method used at the bank end and a transmission method used at the radiotelephone end;

splitting the customer-end [[HBCI]] system into two components, a SIM card of the mobile station and the HBCI gateway;

forming two transmission routes, the first between a SIM card and the HBCI gateway and the second between the [[HBCI]] communication gateway and a bank server; and

unpacking [an HBCI] a communication protocol by the [[HBCI]] communication gateway and converting its protocol sequence such that compatibility with a GSM SIM card and a GSM network is obtained so that an exchange of the converted protocol with the GSM SIM card is possible.

38.　　(Currently Amended) A method for using bank services via mobile radiotelephone in which data is transmitted between a bank server and a mobile station, comprising the steps of:

inserting a communications gateway into the transmission path between the bank server and the mobile station, which carries out a transformation between the transmission method used at the bank end and a wireless transmission method used at the radiotelephone end including a reduction of data transmitted to the mobile station;

transmitting data between the communications gateway and the mobile station according to the wireless transmission method used at the radio telephone end; and

transmitting data between the communications gateway and the bank server using the transmission method used at the bank end.